

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Sadiyah Anna-Kay Malcolm

Debtor

Case No. 23-13679-amc

Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Dec 11, 2023

Form ID: 309A

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2023:**Recip ID****Recipient Name and Address**

db	Sadiyah Anna-Kay Malcolm, 2522 S Bellford St, Philadelphia, PA 19153-1411
14837872	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14837874	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14837875	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14837880	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty	Email/Text: mail@cibiklaw.com	Dec 12 2023 00:25:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	Dec 12 2023 05:21:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Dec 12 2023 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 12 2023 05:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 12 2023 00:25:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14837860	Email/PDF: bncnotices@becket-lee.com	Dec 12 2023 00:31:28	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14837862	EDI: CRFRSTNA.COM	Dec 12 2023 05:21:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14837863	Email/Text: megan.harper@phila.gov	Dec 12 2023 00:25:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14837861	EDI: CAPITALONE.COM	Dec 12 2023 05:21:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14837864	Email/Text: bankruptcy@philapark.org	Dec 12 2023 00:25:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14837865	+ EDI: WFNNB.COM	Dec 12 2023 05:21:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14837866	+ EDI: WFNNB.COM		

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14837867	EDI: DISCOVER	Dec 12 2023 05:21:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14837870	EDI: CITICORP	Dec 12 2023 05:21:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14837868	EDI: IRS.COM	Dec 12 2023 05:21:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14837869	^ MEBN	Dec 12 2023 00:20:48	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14837871	Email/Text: EBN@Mohela.com	Dec 12 2023 00:25:00	LevelCredit, Attn: Bankruptcy Attn: Bankruptcy, 4601 Excelsior Blvd., Suite 503, St. Louis Park,, MN 55416-4977
14837873	EDI: PENNDEPTREV	Dec 12 2023 05:21:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
14837873	Email/Text: RVSVBCINOTICE1@state.pa.us	Dec 12 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14837876	+ Email/Text: bankruptcy@philapark.org	Dec 12 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14837877	+ Email/Text: bankruptcy1@pffcu.org	Dec 12 2023 00:25:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14837878	+ EDI: SYNC	Dec 12 2023 05:21:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia,, PA 19107-2495
14837879	+ EDI: SYNC	Dec 12 2023 05:21:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14837881	^ MEBN	Dec 12 2023 00:20:35	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14837882	Email/Text: bknotifications@umcu.org	Dec 12 2023 00:25:00	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14837883	Email/Text: PHILAW@weltman.com	Dec 12 2023 00:25:00	University of Michigan CU, Attn: Bankruptcy, PO Box 7850, Ann Arbor, MI 48107-7850
			Weltman Weinberg & Reis Co. LPA, 170 S Independence Mall W Ste 874w, Philadelphia, PA 19106-3334

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Sadiyah Anna-Kay Malcolm	Social Security number or ITIN: xxx-xx-0213
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 12/4/23
Case number:	23-13679-amc	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Sadiyah Anna-Kay Malcolm	
2. All other names used in the last 8 years		
3. Address	2522 S Belford St Philadelphia, PA 19153-1411	
4. Debtor's attorney	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor Sadiyah Anna-Kay Malcolm

Case number 23-13679-amc

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Date: 12/11/23
7. Meeting of creditors	January 10, 2024 at 09:50 AM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 3/11/24 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	